

Information to identify the case:

Debtor 1	<u>Patrick James Helmick</u>	Social Security number or ITIN	xxx-xx-5850
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 14-23383-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Patrick James Helmick

1/10/20

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Patrick James Helmick
 Debtor

Case No. 14-23383-GLT
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: aala
 Form ID: 3180W

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 Total Noticed: 31

Date Rcvd: Jan 10, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 12, 2020.

db
 13910222 +Patrick James Helmick, 91 Prestwick Drive, Greensburg, PA 15601-1329
 ++COLLECTION SERVICE CENTER INC, 363 VANADIUM ROAD, STE 109, PITTSBURGH PA 15243-1477
 (address filed with court: Collection Service Center, P.O. Box 14931, Pittsburgh, PA 15234)
 13910221 +Children's Community Pediatrics, 11279 Perry Highway, Suite 450, Wexford, PA 15090-9394
 13910225 +Dr. Dennis A. Perry, 1 Twilight Hollow Road, Charleroi, PA 15022-9500
 13910228 +FNB Consumer Discount, Atten: David Fitzpatrick, P.O. Box 2045, Uniontown, PA 15401-1645
 13910227 +FNB Consumer Discount, 6291 State Route 30, Greensburg, PA 15601-7597
 13910226 +Ferguson Funeral Home, 80 Morgantown Street, Uniontown, PA 15401-4294
 13910230 +KML Law Group, Atten: Michael T. McKeever, 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 13910231 +Lakeview Loan Servicing, 4425 Ponce De Leon Blvd., Mailstop MS5/251,
 Coral Gables, FL 33146-1837
 13910235 +Mon Valley Hospital, 1163 Country Club Road, Monongahela, PA 15063-1095
 13974737 +Peoples Natural Gas Company, LLC, 375 North Shore Drive, Suite 600,
 Pittsburgh, PA 15212-5866, Attn: Dawn Lindner
 13910239 +Receivable Management Services, 240 Emery Street, Bethlehem, PA 18015-1980
 13910240 +Rita Helmick, 91 Prestwick Drive, Greensburg, PA 15601-1329

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 11 2020 03:22:54 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

13910219 +E-mail/Text: bankruptcy@rentacenter.com Jan 11 2020 03:23:52 Acceptance Now,
 5501 Headquarters Drive, Plano, TX 75024-5837
 13914563 EDI: ATS.COM Jan 11 2020 07:58:00 American InfoSource LP as agent for,
 Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
 13910220 +EDI: CAPITALONE.COM Jan 11 2020 07:58:00 Capital One, P.O. Box 30281,
 Salt Lake City, UT 84130-0281
 13910224 +EDI: CCUSA.COM Jan 11 2020 07:58:00 Credit Collections USA, 16 Distributor Drive, Suite 1,
 Morgantown, WV 26501-7209
 13910229 EDI: RMSC.COM Jan 11 2020 07:58:00 GE Capital Retail Bank, P.O. Box 960061,
 Orlando, FL 32896-0061
 13932380 E-mail/Text: camanagement@mtb.com Jan 11 2020 03:22:39 M&T BANK, PO BOX 1288,
 Buffalo, NY 14240-1288
 13910232 E-mail/Text: camanagement@mtb.com Jan 11 2020 03:22:39 M&T Bank, P.O. Box 62182,
 Baltimore, MD 21264-2182
 13910233 E-mail/Text: camanagement@mtb.com Jan 11 2020 03:22:39 M&T Bank, P.O. Box 900,
 Millsboro, D 19966
 13910234 +EDI: MID8.COM Jan 11 2020 07:58:00 Midland Funding, 8875 Aero Drive, Suite 200,
 San Diego, CA 92123-2255
 13910236 +EDI: AGFINANCE.COM Jan 11 2020 07:58:00 OneMail Financial, 6801 Colwell Blvd,
 Irving, TX 75039-3198
 13910237 EDI: AGFINANCE.COM Jan 11 2020 07:58:00 OneMail Financial, Bankruptcy Department,
 P.O. Box 140489, Irving, TX 75014-0489
 13946073 EDI: AGFINANCE.COM Jan 11 2020 07:58:00 OneMain Financial, Inc, P O Box 6042,
 Sioux Falls, SD 57117-6042
 13958429 EDI: PRA.COM Jan 11 2020 07:58:00 Portfolio Recovery Associates, LLC, POB 12914,
 Norfolk VA 23541
 13910238 E-mail/Text: bankruptcynotices@psecu.com Jan 11 2020 03:23:37 PSECU, P.O. Box 67013,
 Harrisburg, PA 17106-7013
 13910242 +EDI: RMSC.COM Jan 11 2020 07:58:00 Synchrony Bank/Lowe's, P.O. Box 965005,
 Orlando, FL 32896-5005
 13910243 +E-mail/Text: rmcbknotices@wm.com Jan 11 2020 03:23:39 Waste Management,
 2625 W. Grandview Road, Suite 150, Phoenix, AZ 85023-3109
 13938074 +E-mail/Text: bankruptcy@firstenergycorp.com Jan 11 2020 03:23:10 West Penn Power,
 1310 Fairmont Ave, Fairmont WV 26554-3526

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Lakeview Loan Servicing, LLC
 13910241* +Rita Helmick, 91 Prestwick Drive, Greensburg, PA 15601-1329
 13910223 ##Colonial Acceptance Co, 312 Fallowfield Avenue, Charleroi, PA 15022-1405

TOTALS: 1, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0315-2

User: aala
Form ID: 3180W

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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 12, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 10, 2020 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Lakeview Loan Servicing, LLC
andygornall@latouflawfirm.com
James Warmbrodt on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmlawgroup.com
Joshua I. Goldman on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmlawgroup.com
Matthew John McClelland on behalf of Creditor Lakeview Loan Servicing, LLC
bkgroup@kmlawgroup.com
Matthew R. Schimizzi on behalf of Debtor Patrick James Helmick mrs@schimizzilaw.com,
G16143@notify.cincompass.com;lms@schimizzilaw.com;rws@schimizzilaw.com;kmgs@schimizzilaw.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Richard W. Schimizzi on behalf of Debtor Patrick James Helmick rws@schimizzilaw.com,
mrs@schimizzilaw.com;G16143@notify.cincompass.com;lms@schimizzilaw.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 8